

Certificate Number: 12433-PAE-DE-033204299

Bankruptcy Case Number: 19-13704



12433-PAE-DE-033204299

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 4, 2019, at 5:06 o'clock PM EDT, Andrew B. Gardner completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 4, 2019

By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher

Certificate Number: 12433-PAE-DE-033204298

Bankruptcy Case Number: 19-13704



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 4, 2019, at 5:06 o'clock PM EDT, Kelly A. Gardner completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 4, 2019 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher